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*Rhonda Dunn*  
Rhonda Dunn

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

10 In re Application of: Banaugh et al.

Docket No.: WELL0011

Serial No. : 09/703,357

Art Unit: 3624

Filed: 31 October 2000

Examiner: Kyle, Charles R.

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Title: Method and Apparatus for Integrated Payments Processing and Decisioning for Internet Transactions

April 30, 2004

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Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**RESPONSE**

Sir:

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This is a Response to the Office Action, mailed January 30 2004, for the above-identified patent application. Amendment to the claims is attached hereto.